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# **Access, participation and capabilities: theorising the contribution of university bursaries to students' wellbeing, flourishing and success**

*Neil Harrison<sup>1\*</sup>, Sara Davies<sup>2</sup>, Richard Harris<sup>2</sup> and Richard Waller<sup>1</sup>*

<sup>1</sup> University of the West of England, <sup>2</sup> University of Bristol

\* Corresponding author

## **Abstract**

For the last ten years, universities in England have been expected to offer financial support to low income students alongside that provided by government. These bursaries were initially conceived in terms of improving access for under-represented groups, but attention has turned to their role in supporting student retention and success. This paper reports two qualitative studies undertaken by contrasting universities that have been brought together due to their complementary findings. Semi-structured interviews were undertaken with a total of 98 students. Students views on bursaries and how they impact on their lives are reported and used to develop a descriptive model of the web of choices that students have in balancing finances and time. This is contextualised within Sen's 'capabilities approach', to argue that providing access to higher education is insufficient if disadvantaged students are not able to flourish by participating fully in the university experience.

*Corresponding author: Dr Neil Harrison, Department of Education, University of the West of England, Coldharbour Lane, Bristol, UK, BS16 1QY. E-mail: neil.harrison@uwe.ac.uk.*

## Introduction

For over 50 years, the government in England has provided financial support to students from low income backgrounds who would not be able to access higher education (HE) without additional resources. The grants and loans offered by the state to students have waxed and waned, with the desire to expand and diversify HE being balanced with the cost to the public purse. For 2016 entrants, means-tested loans of up to £8,200 per year were available – more in London and less for those living in their family home – following the abolition of the maintenance grants that had been available for the previous decade.

Historically many universities have awarded additional scholarships to small numbers of students on the basis of financial need. However, the Higher Education Act 2004 effectively required all to dedicate a proportion of their tuition fee income from 2006 onwards to providing means-tested bursaries<sup>1</sup>. Ten years on and these bursaries now amount to £430 million per year (Office for Fair Access [OFFA], 2015), sitting alongside the national financial support infrastructure of grants and loans. Universities have almost complete freedom over their bursary schemes in terms of amounts awarded, eligibility criteria, targeting algorithms and payment schedules (Callender, 2010; Harrison & Hatt, 2012). The statutory requirement to provide bursaries has now been lifted, but no university has yet broken ranks and stopped doing so.

The creation of these bursaries was situated within the agenda of ‘widening participation’ (WP); a major policy initiative for the Labour government (1997-2010), which persisted into the Coalition (2010-2015) and Conservative (2015-present) governments. This sought to increase the proportion of students drawn from groups that had historically been under-represented in HE relative to the population at large (Department for Education and Skills, 2003). It was asserted that bursaries would act as a positive incentive to students from low income backgrounds – or, at least, to offset the negative effect of tuition fee increases in 2006 and 2012.

This paper examines the impact of bursaries on students from two contrasting universities in one English city. It explores whether bursaries influenced decisions to enter HE and choices of university. However, it also explores a broader conceptualisation of what it means to participate in HE that goes beyond simply *attending*, to encompass access to the formal and informal curriculum, the ability to maintain appropriate relationships, and the potential for wellbeing, flourishing and

success, grounded in the ‘capabilities approach’ of Amartya Sen as developed by Martha Nussbaum. Finally, we use the data to underpin a new conceptual model for contemporary students’ financial decision-making.

## **Literature review**

The original policy aim of bursaries (see Mitton, 2007; Harrison, Baxter & Hatt, 2007; McCaig & Adnett, 2009) was to mitigate fears that a near-tripling of maximum tuition fees from £1,125 to £3,000 per year in 2006 would discourage prospective students from low income backgrounds from applying to HE, undermining the wider WP programme. There was also a secondary aim to allow a differential ‘market’ in bursaries to emerge, alongside an expected market in variable tuition fees. The latter failed to materialise, but with universities being almost entirely free to determine the operating terms for their bursaries, a painfully complex and changeable landscape did emerge, with students able to receive radically different amounts depending on the course and university they chose (Mitton, 2007; Callender, 2010; Harrison & Hatt, 2012). Universities have therefore been able to use bursaries as a competitive marketing tool, as opposed to their primary purpose of widening access. Furthermore, there has been a degree of ‘ossification’ by status (Harrison & Hatt, 2012), with elite universities generally offering fewer, but higher value, bursaries in comparison with a greater number of lower value bursaries in lower status institutions (McCaig & Adnett, 2009; Callender, 2010); this was heightened by the short-lived National Scholarship Programme (McCaig, 2016; Bowes et al., 2016) which supplemented university bursaries for entrants between 2012 and 2014. This differentiation was positively encouraged by successive governments in an attempt to attract more low income students to elite universities through financial incentives (Harrison & Hatt, 2012).

Considering the scale of resource involved, bursaries have come under surprisingly little research attention with respect to their effectiveness (see Nursaw Associates, 2015). Callender, Wilkinson and Hopkin (2009) found that relatively few students felt that bursaries had influenced either their decision to enter HE or their choice between universities, while OFFA (2010) concluded that the bursary market was not increasing demand for elite universities. This led Alan Milburn, in his progress report as Independent Reviewer on Social Mobility and Child Poverty, to explicitly recommend that ‘Universities should now act to switch expenditure [...] from bursaries and fee

waivers' (Milburn, 2012, p. 38) to outreach programmes in order to advance the WP agenda.

It is unclear why bursaries have failed to impact significantly on students' choices. One school of thought holds that the complexity of the system undermines ready comparison for students (Davies, Hughes, Slack, Mangan & Hughes, 2008; Maringe, Foskett & Roberts, 2009; Callender, 2010). Students may not be aware of the level of bursary they are entitled to prior to arriving at university, making it difficult for this to influence choice. Another argues that the choice of university and degree programme is an academically-driven decision, so bursaries only play a minor role (Whitehead, Raffan & Deane, 2006; Purcell et al., 2008; Harrison & Hatt, 2012); a perception widely held by students themselves (Callender & Wilkinson, 2013). A third school of thought holds that students' sensitivity to financial (dis)incentives has been over-estimated (Harrison & Hatt, 2012; Bachan, 2013), at least in a period where HE is viewed as essential to secure high-quality work (Esson & Ertl, 2016).

More recently, the focus has moved towards the effect that bursaries may have on wider conceptualisations of 'participation' in HE; i.e. beyond simple access to include the nature of the student experience and the impact on retention and academic outcomes. Currently the evidence is mixed (Bowes et al., 2016). On the one hand, a national quantitative study (OFFA, 2014) has suggested that there is no measureable effect on first-year retention. However, this is a very narrow view of effectiveness and a series of focused single-university studies have reported a positive relationship between bursaries and students' experiences (Harrison & Hatt, 2012; Byrne & Cushing, 2015; O'Brien, 2015; Hoare & Lightfoot, 2015). For example, O'Brien (2015, p. 85) concluded that 'we can see financial support itself as an 'inclusivity factor'', while Byrne and Cushing (2015, p. 56) report that combining bursaries with pastoral care can result in 'a notable and positive impact' on student retention; indeed, this is what students overwhelmingly think (Bowes et al., 2016). This conflict between localised and national studies suggests that either the aggregated data are disguising islands of exemplary practice or that the analytical approaches used in the OFFA study were not epistemologically sound (Harrison and McCaig, 2017). Evidence from outside the UK tends to support the efficacy of bursaries (Denny, Doyle, McMullin & O'Sullivan, 2014; Reed & Hurd, 2016).

If bursaries do indeed have a positive effect on retention and degree outcomes, the exact pathway by which this occurs is not yet fully understood. They may help to alleviate anxiety or stress about

finances (Jessop, Herberts & Solomon, 2005; Robotham, 2008) or provide more time for academic study by reducing the need for part-time work (Callender, 2008; Crockford, Hordósy & Simms, 2015). The extensive work of Vincent Tinto in the US stresses the importance of early social and academic integration in student persistence on their course, arguing that negative experiences of HE can be endured if students have an active social network and if they are able to engage with a supportive academic community (e.g. Tinto, 1975; 1988; 2006). This has been extended by Thomas (2012), stressing the role of 'belonging' and friendship alongside more formal expressions of university support. Harrison et al. (2007) argue that bursaries have a legitimising role for students, validating their presence on campus and stimulating commitment.

### **The capabilities approach**

The nature of 'success' in HE is a contested space. Universities tend to arrange their conceptualisations around the relatively narrow and measurable elements that contribute to league tables and published performance indicators, notably retention into the second year, completion of degree, degree classification and graduate employment. While students are undoubtedly also concerned with these outcomes, they are likely to have wider and more rounded conceptualisations based around their expectations, experiences and imagined futures. Each student has their own ideas of how to flourish during their time in HE that extend beyond accruing academic credentials.

A useful lens for understanding the contribution of bursaries is economist Amartya Sen's 'capabilities approach' to human flourishing and wellbeing (e.g. Sen, 1993, 2001, 2009). Sen asks us to consider what it is that a person is able to do or to be, viewing life as a collection of 'functionings' (or 'doings and beings') that are either chosen by or forced upon individuals, depending on the degree of agency that they are able to exercise in a given circumstance. 'Capabilities' are thus the freedoms or opportunities for an individual 'to achieve outcomes that they value and have reason to value' (Sen, 2001, p. 291) as embodied in their functionings. The individual's capabilities can be constrained by a variety of environmental factors including financial resources, as well as laws, knowledge, societal norms and so on. The set of potential functionings which the individual is capable of realising through the opportunities afforded to them and the application of their agency becomes a means of understanding their wellbeing and the extent to

which they are able to flourish in ways that they themselves value. The role of policy is thus to remove ‘unfreedoms’ (Sen, 1999).

Martha Nussbaum has built on Sen’s ideas to suggest that it is possible (and desirable) to define collections of capabilities which individuals should have the right to expect within a just and fulfilling life (e.g. Nussbaum, 2000, 2011). The value of this extension to Sen’s work lies in its scope to develop normative assertions about freedoms and opportunities, including around education. Because of the initial focus of the capabilities approach in the ‘developing world’, this has rarely been extended to HE thus far. The exception is South Africa, where Sen and Nussbaum’s work has been used to critique unequal patterns of HE access and participation (Walker, 2003; Walker & Unterhalter, 2007; Wilson-Strydom & Walker, 2015; Wilson-Strydom, 2015a). While social inequalities in England are considerably less stark, it is argued here that the same principles can be usefully applied (Wisker and Masika, 2017); indeed, Sen and Nussbaum’s work is increasingly being used to examine inequalities in the ‘developed world’ (Nussbaum, 2011).

In problematising policy constructions of success, Walker (2003, p. 173) argues that, ‘pointing to any (limited) statistical successes in admitting and graduating non-traditional students is not enough. We need to know how each of those students fared.’ Rather, Wilson-Strydom suggests (2015b, p. 151), ‘it is the relationship between the available resources and the ability of each student to convert these into valued capabilities and then make choices which will inform their actual functionings (outcomes) that ought to be evaluated’. In pursuit of this, Wilson-Strydom (2016, p. 11) offers a tentative list of seven capabilities that should underpin the successful and equitable participation of disadvantaged students in HE (Table 1).

[Table 1 here]

Of particular interest here are Capabilities 3, 4 and 5 from Wilson-Strydom’s list. She asserts, *inter alia*, that disadvantaged students should be ‘able to form networks of friendships and belonging for learning support and leisure’, receive ‘respect from others, being treated with dignity [and] not being diminished or devalued’, and not be ‘subject to anxiety or fear which diminishes learning’. These have clear resonances with the literature discussed above and will help to frame our discussion and conclusion in due course.

## Methodology

We are reporting the synthesis of two separate studies undertaken within the two universities in Bristol – a medium-sized city in southwest England. The two studies were internally commissioned by the universities in the wake of the Milburn (2012) and OFFA (2014) reports that had cast doubt on the efficacy of bursaries. In both cases, the research teams were drawn internally, but they were independent of the teams managing the bursary programmes and were charged with examining the use and meaning of bursaries for the students receiving them; the authors of this paper are a subset of these teams. In the context of a joint research seminar between the two universities, it became apparent that the findings were strongly congruent, despite differences in contexts, bursary schemes and research methodologies. The two universities were the University of the West of England (UWE) and the University of Bristol (UoB).

### *The UWE study*

UWE is teaching-focused and occupies a mid-ranking position in national league tables. It recruits across a broad range of mainly applied subjects, with a focus on local and regional recruitment and a diverse social mix within its student body. The study at UWE was cross-sectional in nature and was undertaken in Spring 2014 with samples from first and third year cohorts being interviewed in order to contrast different prevailing bursary schemes and different stages in the student lifecycle.

In this academic year, a total of 874 first year students and 1,570 third year students received bursaries. The third years had received a bursary of £1,000 in each year. The first years had mainly received a £1,000 bursary, plus an accommodation voucher of £2,000 if they had left the family home for either university or private sector accommodation – they were destined to receive £1,000 in each subsequent year. The majority were awarded on the basis of a means-test (with a household income of £25,000 or less), with a small number given without a means-test to students who had progressed from Access to HE<sup>2</sup> courses.

Twenty-nine students from each of the first and third years were interviewed. In both cases, nineteen of the sample were women, meaning that they were slightly over-represented. Among



the first year sample, twelve were aged 21 or over, with the equivalent figure being thirteen for the third year sample.

### *The UoB study*

UoB is a highly-ranked research-intensive university, with stringent entry requirements to a portfolio of 'traditional' subjects, nationally-focused recruitment and a high proportion of privately-educated students. The study at UoB was longitudinal, recruiting first year students in Spring 2014 and interviewing them three times across the next two years to explore how their views and experiences might be subject to change.

A total of 576 students in this cohort received a bursary across two different schemes that were targeted at low income students (with a household income of £25,000 or less) from the local area. Twenty-nine Access to Bristol (ATB) bursaries were awarded to students who had completed a high-intensity structured outreach programme while in school and consisted of a full annual fee waiver of £9,000 and a cash bursary of £3,750 per year. The remainder received a fee waiver of between £3,000 and £5,500 per year, with the ability to take £2,000 of this as cash (which a large majority did).

The sample comprised 40 students, of whom 37 were subsequently re-interviewed in their second and third years. Of the original group, 22 were women, fifteen were aged 20 or over and 21 held an ATB bursary.

### *Shared elements*

In both instances, bursaries were automatically awarded to all students who met the eligibility criteria. There was not, therefore, a group of students who applied for a bursary, but were not successful. As such, nearly all the participants in both studies had broadly similar economic backgrounds, with heavy reliance on government grants, student loans and bursaries to meet their living costs and limited or no family support; a very small number, due to unusual circumstances,

did receive significant additional funds (excluding part-time work), but their data have not been used here.

Both studies were based within an interpretivist tradition and focused on students' subjective experiences of participating in HE, as well as on the socially-constructed meanings derived from those experiences. In both cases, volunteers were recruited through invitation e-mails and both studies used semi-structured interviews lasting between 30 and 45 minutes as the primary means of data collection, with audio-recording and transcription.

The data were analysed separately using similar forms of thematic analysis, with transcription, close reading, the creation of tentative recurring themes and the testing of these themes against a second reading of the transcripts. When these themes and the supporting data were compared by the two research teams, their similarity across the two universities gave us confidence in their basic integrity and usefulness in describing and interpreting the participants' experiences.

Clearly, due to resource constraints, the samples used were a small and self-selecting proportion of the overall populations of bursaries holders in the two universities; this limits the claims to knowledge somewhat (see Limitations below). However, the samples were purposively constructed from the volunteers to be broadly representative of the wider population by gender, age, ethnicity and degree subject to ensure that a wide mix of voices were heard.

Within both original studies, the data were examined with respect to a range of possible explanatory variables (e.g. gender or degree subject). However, the main thrust of this paper is not to determine patterns of students with specific experiences, but rather to map out the envelope of choices available to the participants. In particular, it seeks to identify how bursaries might assist students in terms of wellbeing, flourishing and crafting success (in their own terms), particularly with respect to Sen's concepts of capabilities and functionings.

## **Findings**

### *Recruitment and choices*

Pre-application knowledge about bursaries was generally found to be limited and largely confined to an awareness that bursaries exist for lower income students alongside the national student finance package. However, the bursary 'market' was viewed as confusing and students were unclear about eligibility, such that they did not feel able to rely on bursaries when deciding whether HE in general was affordable.

Bursaries did have some role in determining the choice *between* universities – although not always in the ways predicted. Some students were clear about the role it played:

'Yeah, [the bursary] definitely decided [it] – because the differences in the course between my first and second choice were quite minimal and the accommodation at UWE was slightly better, but it was definitely the bursary that was kind of the make-or-break which one I'd go for' (UWE).

In particular, the ATB bursaries were often seen as 'too large to ignore' by eligible students, some of whom discussed retaking examinations until they got the grades required. This financial influence was not always perceived as a positive, however – one UoB student whose family lived near the university felt that her brother would feel compelled to go there, even though his preference was to move away and attend another university.

Among the minority that did see bursaries as an influence, it was most common for students to describe them as being one small component in a more complex set of choices which also included course, perceived quality, reputation/prestige, location, social 'fit' and family/friendship ties:

'[The bursary] wasn't the reason why I came to UWE, like: "Oh they've got a really amazing bursary – it's a whole lot better than [regional competitor]." It was one of the factors: "Well, they have a bursary – it's going to help me probably get through the year." [...] It wasn't *the* deciding factor, but it was like *a* factor' (UWE).

However, the majority of students at both universities simply stated that bursaries had no impact on their choice, either because they were unaware of their existence or they presumed that the sums available to them would be broadly comparable, at least within the type of university to which they applied.

Some students expressed a philosophical objection to the role that bursaries had been given by government and universities in seeking to influence (or undermine) academic choices:

‘I don’t think that offering a bursary as an incentive to come to university is necessarily the right way to kind of advertise the university [...] I chose this university because it was close to home, it’s in a good city, it offers a lot in terms of the course that I wanted to study and things like that’ (UWE).

As one UWE student put it, ‘I don’t think it’s worth any amount of extra money just to change your decision, because that would be stupid’, while a UoB student argued that ‘there’s no point in going somewhere, even if it’s cheaper, if I’m not going to enjoy it [...] I would regret that a lot more than [...] having a bit more to pay when I start work’.

### *Balancing the books*

The mainstream experience for bursary holders in both universities was that they were managing financially without too much difficulty, although there were different strategies for achieving this. Some students had chosen to remain within the family home, partly to reduce costs, but also due to caring responsibilities (e.g. for children, younger siblings or disabled/unwell parents), cultural reasons or the need for a quiet study environment (Christie, Munro and Wager, 2005; Holdsworth, 2006; Holton, in press). This strategy appeared somewhat more common at UoB than at UWE, probably reflecting the localised targeting of the UoB bursaries. Conversely, UWE students were more likely to be supplementing their student finance package with part-time work – around two-thirds of the participants were doing so, compared to one-third at UoB.

There was no substantial evidence for increasing financial difficulties across time identified in either study. In the UWE study, the third year students described similar circumstances to the first year students, while the UoB study found that those who had been managing in their first year continued to manage in the second and third, while those who struggled in the first year were generally still struggling. Those professing difficulties had heterogeneous circumstances and it was difficult to isolate particular causes for their difficulties. Some self-positioned as being poor

‘money managers’, while others had chosen expensive accommodation options or were mature students with family circumstances that made their income and expenditure erratic. Others had simply not budgeted effectively at the outset of their studies and had underestimated costs in a relatively expensive city.

### *Membership of the university community*

The data from both universities strongly suggest that bursaries form part of a decision-making balance that also involves accommodation options and part-time work. It is notable that these two aspects of student life are specifically concerned with lived experiences and membership of the university community.

Accommodation costs were seen to be onerous, particularly in the context of halls of residence. These were seen as high-quality and attractive for being close to other students and the university campuses, but also significantly more expensive than private sector options. Many bursary holders described a trilemma to resolve on entry to HE: (a) stay in the family home (where possible) at low/no cost, (b) live in halls at high cost, but in the heart of the student community, or (c) move into the private sector and risk isolation from other students and university life (the affordable private housing in the city tends to be at some distance from, in particular, the UWE main campus). For those at both universities, receipt of a bursary was often a key decider of whether to go into halls, although not the only factor; the additional resources often made living in halls viable where it would not have been without punitive levels of part-time work. The UWE accommodation bursary, being contingent on leaving the family home, did have a strong impact on choices among local students, with many saying that they would otherwise have chosen to commute to university. There were also some ATB bursary holders, all of whom were local by definition, who felt they would have lived at home had they not had the bursary, even though it was not a requirement to leave. Aside from those students with a clear imperative to remain in the family home (e.g. due to caring responsibilities), the decisions were mainly driven by cost and the trade-off between accommodation and other forms of spending, rather than any demographic factors; the bursary provided a choice that they would not otherwise have had.

Those living in halls generally reported a positive process of socialisation into the university community – the proximity of their accommodation had allowed them to make friends and rapidly establish a new identity as a ‘student’. Conversely, most of those in private or family accommodation reported a degree of social isolation – ‘a lot more of a recluse than I expected’ – either due to limited opportunities to establish friendships or the logistics of their university experience:

‘I honestly started to collapse under like the lack of [social interaction] ... so I was literally completely isolated from everyone and I started getting these huge migraines [...] It was really bad and it wasn't until I just went on a fling [of socialising] and just started every lecture talking to the people on either side of me [that] I made like a few friends’ (UoB).

This isolation did appear to lessen over time as other friendship groups emerged around their studies or hobbies. A few students who had lived at home in the first year chose to move in with fellow students in their second year:

I didn't realise how exhausted I was until I like, until I moved out and realised that it was just I was getting up at 06.30 in the morning to get the bus [...] It's a lot of time wasting, I was travelling for maybe two hours every day, it was just time that I could have spent doing other things really’ (UoB).

As noted above, working part-time was a common experience for bursary holders at both universities, although somewhat more prevalent at UWE. A very small proportion reported working excessive hours:

‘I was meant to be working part-time, but I was actually doing about 45 hours a week and coming into uni and I wasn't sleeping because I was so stressed. I'd get up and go to work at, like, six or seven o'clock in the morning, do a couple of hours of work, then go to uni, then come back and go back to work’ (UWE).

However, this was very unusual and most were working at levels that they found manageable in the context of their study and other commitments; indeed, the student quoted above had managed to rectify things after realising the impact that it was having on her life. Students also

talked about the bursary enabling them to give up part-time work altogether in order to focus more on their academic success, both soon after arrival and in the final stages of their degree:

‘Since this third year, because I get that [bursary], it’s given me the ability to think, “Well, OK, you know what: I can manage – I can give up that job and just focus, you know, on getting here and keeping well and getting through the work.” If I hadn’t got that bursary, then I wouldn’t have been [...] able to afford it’ (UWE).

‘I probably would still [work] because I really love my job there and I really love all the people there – I’d probably still do Saturdays, but I definitely [...] don’t need to work with the bursary, like I can technically just focus on my studies’ (UoB).

The bursary was therefore often seen as a partial replacement for part-time work. It enabled students to think twice about finding jobs (especially in the final year) or to choose jobs (especially within the university) that required relatively few hours, that were flexible or that contributed positively to their CV. This therefore liberated, at least notionally, time to spend on other university-centred activities.

Most bursary holders in both universities enjoyed a wide range of extracurricular activities, including sports and societies, community volunteering and informal socialising with friends. Many students, especially at UoB, drew an explicit link between their bursary and their ability to participate in these activities. Sports, in particular, were seen to be prohibitively expensive without the bursary:

‘I thought if I could get a bursary I could get my gym pass for £150 or whatever it is and then get to do that, because I got sort of into running just before I came to uni, and yes it’s just nice to not have the pressure of “where is it all coming from?” and I think it has helped me’ (UoB).

With a couple of exceptions, bursary holders eschewed what they saw as the stereotypical ‘student experience’ of alcohol-driven socialising and were often at pains to dissociate themselves from it. However, they did report that the bursary enabled them to enjoy a more active social life than would otherwise be possible, with cinema visits, music concerts and ‘the occasional takeaway’:

‘[The bursary] helps with the experience because you’re not sat there worrying about [money]. You can go out and I can go and enjoy myself. I can, like, relax about it and not have to worry’ (UWE).

‘I am managing my money more carefully [...] Obviously most students, do go out and do have like luxuries, kind of things, where they want to go out and socialise or something like that, and I want to be able to have done that’ (UoB).

This explicit linkage between money, anxiety and happiness was common. Many participants viewed the bursary as reducing stress and anxiety around money as it provided them with a degree of financial freedom so that they could enjoy at least some elements of the experiences of their wealthier peers. Some students also reported that the bursary had enabled them to maintain stronger links with boyfriends/girlfriends and their family by paying for more frequent visits, which they saw as being part of maintaining adult relationships and a happy existence across two locations.

### *Academic enhancement*

Around a third of bursary holders reported that the assistance had directly enabled them to participate more fully in their academic studies. This was particularly marked at UWE and in subjects where specialist equipment or materials were essential. For example, one film student had used his first bursary to buy a new laptop:

‘The next thing I’m after is a proper camcorder – like a proper professional camcorder [...] Over the summer, I’m just left with this little 720P camera-thing which is fine for what I do for myself in my bedroom for YouTube, but you know, for serious film-making, it’s a bit dodgy’ (UWE).

More generally, students saw the bursary as helping them to avoid the high demand for core texts in the library or exclusive reliance on e-books:



‘In the second year, I did use [the bursary] to buy some extra books I did need [...]. They were £50 and they were really, really good books – up-to-date and everyone was using them in the library and I just needed a copy for myself so, academically, the bursary had helped me’ (UWE).

‘The books I found this year are really expensive that I've had to buy [...] It's helped out a lot, because I can't afford to just buy books from my wages – I do need some extra income for those’ (UoB).

Some students pointed to a wider academic contribution of the bursary by reducing their stress and anxiety. They viewed this as a serious risk to their academic success by occupying cognitive ‘space’ or potentially leading to more serious mental health issues, with the bursary allowing them to focus:

‘I was just really grateful and thankful that [the bursary] was there because I think, without it, it would have been a lot harder for me to afford the course and it would have just put so much more stress on me’ (UWE).

‘I don't feel as stressed about money constantly, I don't worry as much, just by knowing that I've got a few months there will be another £1,000 coming in’ (UoB).

The subject of internships was raised with second year students at UoB, and some had used the bursaries to pursue unpaid work experience, which otherwise may not have been possible as they would have needed to do paid work during the summer vacation. This was particularly relevant to subjects where work experience was needed for future career opportunities:

‘I end up getting kind of, sort of like £2,500 in May [...] that did help me a lot because I was like well – it's going to just basically pay for my summer [voluntary work in Central America]. That's been really helpful for what I want to do after uni’ (UoB).

### *Relationship to university*

The UWE study explicitly asked participants about whether they had considered withdrawing and whether the bursary had been part of their decision. Only a small minority had considered leaving their course and this was generally not for financial reasons. Instead, they conceptualised the bursary as offering a fuller student experience, both academically and more widely. Among third year students, around half suggested that the bursary had a meaning for them beyond its simple monetary value. This ranged from a construction of the university as a caring institution that legitimised their student identity to a complex sense of reciprocity, where the university's faith in them warranted a return in terms of motivation and commitment:

'It's given me that focus and, almost, that drive – like, the university is almost, like, there helping the students with the lowest financial help from parents. I've got my [bursary] and it's almost that drive and that commitment to focus on my university studies and make sure I get a good grade which is representative of me, because I had all this help and it's almost like proving that there was a reason to give me that help' (UWE).

'I feel privileged to be on the course, and for [the university] to be able to offer extra help financially just makes you feel as though, you know, you've made the right decision – you've come to the right place' (UoB).

## **Discussion**

The data presented above tell a strikingly consistent story, despite the differences in the universities and the methodologies of the two studies. Three useful insights emerge that we discuss briefly before returning to the theoretical framework.

Firstly, it was clear that bursaries had relatively little impact on decisions to enter HE. This is consistent with previous studies (Callender et al., 2009) and with the wider literature on the extent to which young people factor finance into their choices (Purcell et al., 2008). There were individuals at both universities for whom bursaries were a key part of the decision to attend, especially in the context of the very substantial support offered by the ATB bursary or for mature students. However, these students were very much in the minority. The majority were either broadly aware that some additional support was available or were unaware even beyond the point

of arrival. In terms of choosing between universities, the participants in these studies generally showed a commendable rejection of the idea, promulgated by successive governments, that financial incentives should influence educational decisions. For most, finding the right course at a university that suited them was considerably more important.

Secondly, the extent to which students were struggling was difficult to predict from the information collected about their personal background or spending patterns. Copers and strugglers were well-represented at both universities, but the latter did not appear to have objectively poorer situations than the former. This phenomenon has been noted previously (e.g. Harding, 2011) and suggests that there are other factors at work beyond the amount of finance available to students. From the participants' own accounts, risk factors appeared to include impulsivity, an overactive social life (particularly where this was driving excessive part-time work) and having complex financial circumstances prior to HE.

Thirdly, bursaries were, for our participants, generally conceptualised as being part of a complex web of micro-spending decisions. Four particular elements were commonly mentioned in terms of how bursaries were used by students: reducing *part-time work* (as a 'cost' in terms of forgone earnings), improving *accommodation*, supporting *social integration* and increasing *academic-related* spending. Each of these assumed a greater or lesser importance for the student based on what they chose to value, but they were all balanced in a dynamic state of flux based around the spending power the student had at their disposal at a particular point in time. These trade-offs were seen as providing relative (dis)advantages in terms of stress/anxiety, identity construction, community membership and academic results. For example, some students had decided to bear high accommodation costs in order to establish or maintain friendship groups, even if this meant increased part-time work hours or lower social spending. For these students, being 'close to the action' with a strong student identity was of primary importance. Others prioritised academic expenditure to maximise their degree outcomes, even though this left them feeling isolated. Accounts from both studies suggested that priorities shift over time, with social integration given precedence early, while academic interests were brought the fore later. This web is illustrated in Figure 1: the solid lines denote positive impacts, the dotted lines negative impacts and the arrows the direction of assumed causality.

[Figure 1 here]

Clearly, bursaries are not the only external sources of income available to students – they were generally dwarfed by government grants and student loans. However, they were commonly viewed as being ‘extra’ money and therefore providing a ‘lubricating’ effect with the spending model. They make more resources (generally cash) available which could be employed to one of the four major forms of spending (including avoiding or reducing part-time work) identified above. The exact decision on the use of bursaries tended to be made according to value-driven heuristics already in place. For some students, this enabled them to enhance their academic studies through additional books, equipment or learning experiences. For the majority, it was used as a means of increasing their mental wellbeing by reducing anxiety, increasing social bonding and providing access to hobbies that would otherwise be closed. In short, bursaries enabled students to assemble a ‘student experience’ which was closer to those enjoyed by their wealthier peers. There was good evidence of this filtering through into academic success by providing more cognitive space and a stronger sense of belonging, especially when combined with the sense of motivating reciprocity reported by some participants through being a valued member of the university community (Harrison et al., 2007).

Another insight highlighted by the model in Figure 1 is the importance of *time* as a secondary resource for students. While the decision web was primarily based around finance, students also discussed balancing the finite time available. Time could be translated into money through part-time work, while social activities were time-consuming and suboptimal housing choices could ‘cost’ time through travel. The time available for academic studies was therefore somewhat at the whim of the other decisions made. The idea of time being an important resource for students and impacting on retention and success has a long history (Astin, 1984), but it has received less attention recently.

It is also important to note that the samples contained a small number of older mature students (over the age of 30) who tended to have a somewhat different set of experiences. Unfortunately, space precludes a full discussion of these here, especially as their personal circumstances very heterogeneous and difficult to fit neatly into themes or conceptual models, with diverse elements such as responsibilities for caring for family members, pre-existing financial difficulties, histories of migration/asylum, unpredictable state benefit entitlements and so on. While our web model of balancing spending priorities (as laid out in Figure 1) did also apply to mature students, the trade-

offs being made were often more complex and the contexts in which they took place were highly individualised – however, like their younger peers, they valued bursaries as a flexible source of extra income.

### **Using the capabilities approach**

Earlier in this paper, we introduced Sen and Nussbaum's capabilities approach to understanding inequalities, as well as Wilson-Strydom's (2016) suggested list of capabilities for engaging with inequality in HE participation. These provide a helpful language and lens to examine how bursaries impact on students' lives. The data provided by our participants inevitably tend to focus on the functionings that they have chosen as these are the most concrete elements of their own experiences, although they did also make some direct reference to capabilities. Bursaries increase the capabilities of the recipient by enabling them to take decisions about which functionings to acquire. It enables students to craft their own distinctive and successful experience of HE, depending on the agentic priorities that they set over time. We can therefore also infer the capabilities valued by the students through their choice of functionings; as Wilson-Strydom and Walker (2017, p. 228) argue, 'Each person's functionings [...] provides a window on to their achieved well-being'.

Table 2 seeks to map the key functionings emerging from our data onto a reduced version of Wilson-Strydom's (2016) list of capabilities that should be made available to students within a fair and equitable HE system.

[Table 2 here]

A particularly important capability that was valued by many participants in our studies was the ability to forge a new identity as 'student' that was relational to those around them and to use this as a springboard for flourishing and success. This included elements of accommodation choice, participation in formal clubs and societies and more general social activity. Tinto (1975, 1988, 2006) has argued that such social integration of students is vital to their success, binding them into the university community and providing a bedrock to weather tougher times. This spans the capabilities of *Social Relations and Social Networks* and *Respect, Dignity and Recognition* as

suggested by Wilson-Strydom. The latter also includes the role of bursaries in establishing a motivating relationship with the university, through a formal acknowledgement of their legitimacy that transcends the purely financial component of bursaries.

In addition, the bursaries enabled many students to choose to reduce the amount of part-time work that they would otherwise have undertaken or to choose lower-impact work options. While this might reduce options around accommodation or social spending, it also enabled some students to improve their mental wellbeing by removing stress and anxiety while increasing time for social activities, relaxation and study (Callender, 2008; Robotham, 2008, 2012). This is congruent with Wilson-Strydom's capability of *Emotional Health*. There were some data to suggest that this capability was 'fertile' in the sense used by Wolff and de Shalit (2007), in that poor emotional health compromised the development capabilities in other areas – e.g. those around *Learning Disposition* and *Practical Reason*, where stress and anxiety occupy the cognitive space needed for effective learning and decision-making.

The one capability that is perhaps missing from Wilson-Strydom's list is the ability to learn autonomously through full engagement with both the 'formal' curriculum through the functioning of accessing books, materials and equipment, as well as the 'informal' curriculum of CV-enhancing experiences like internships. Students discussed their desire not just to survive their time in HE, but to thrive academically and build a successful pathway of their own design, even if this meant compromises in other areas of their student experience.

Interestingly, there was little evidence in our studies that the existence of bursaries increased capabilities during the application phase of the student lifecycle, with their discretionary nature and the lack of students' awareness diminishing their role in pre-HE choices. For the majority of students, it was only once the bursary had been received that its impact was felt.

We argue that our data, drawn from two contrasting universities, fit well within the capabilities approach. Our participants discussed how the bursary provided them with the freedom to make more choices about how to forge their identity as a student, manage social relations, maintain their wellbeing and flourish academically; capabilities matching well with those suggested by Wilson-Strydom (2016). They valued these capabilities to different extents, as reflected in the functionings that they chose to acquire. In the terminology developed by Sen, this makes the

bursary a 'conversion factor' – an element that allows a person to convert a valued capability into a functioning, in this instance through either additional funds, time or the legitimising role of a financial investment by the university in low income students. What is particularly interesting in this instance is the highly-individual web of complex trade-offs made by students in order to balance conflicting capabilities around what they value; there was evidence that this could change over the course of a degree. The 'lubrication' provided by bursaries enabled students to construct different pathways towards developing a successful engagement with HE – to exercise 'practical reason' about their futures (Nussbaum, 2000; Walker, 2003). In other words, the evidence from these studies is that bursaries help to provide a fairer experience of HE that extends the concept of 'participation' beyond simple entry into university and into the nature and quality of the participation itself – what the student is able to do and to be.

Obviously, bursaries sit within a wider portfolio of financial support provided to low income students; indeed, at the time of these studies, they were significantly smaller than the sum of the government grants and student loans provided. It could be argued, therefore, that it is simply additional funding that benefits these students. However, bursaries differ in several important regards. Firstly, as discussed above, because they are provided by the student's own university, they have a role in recognising the student's legitimacy. Secondly, they are largely constructed by students as 'extra' money to support their academic success and this appears to give them greater licence to make use of the financial 'lubrication' they offer. Thirdly, they provide an opportunity for universities to positively influence students' choices – the underlying purpose of the additional UWE bursary for accommodation was to directly promote students' capability around social relations and social networks. While these are positive attributes of bursaries, there nevertheless may also be shortcomings (e.g. lack of knowledge, equity between universities and the effectiveness of targeting) that limit their usefulness as a policy tool (Callender, 2010; Harrison & Hatt, 2012; McCaig & Adnett, 2009).

## **Limitations**

We acknowledge that the studies reported herein are based on a partially self-selecting sample. While it is impossible to know for sure, those most likely to volunteer to participate in research may well be those with the most positive attitudes towards their university and those with the

most confidence in their student identities. Conversely, students who are in difficulty – financial, emotional or academic – may be less likely to volunteer, although we did interview many students fitting this description. This could limit the range and balance of narratives to which we were exposed. However, the focus here is not on making claims about the prevalence of certain experiences or on the effectiveness of bursaries, but rather to demonstrate how bursaries might help to develop additional capabilities in low income students and thereby challenge inequalities in HE. As such, we do not believe that self-selection will have introduced any systematic bias in the data used or on our interpretations of students' reflections, although it is possible that other students may have provided data concerning additional capabilities that we have not otherwise considered. We do not and cannot therefore argue that bursaries causally lead to improved success in the terms meant by universities or government, although we are confident in our assertion that they have increased capabilities and associated functionings that may lead to official forms of success, consistent with other recent studies (Crockford et al., 2015; Byrne & Cushing, 2015; O'Brien 2015; Hoare & Lightfoot, 2015).

## Conclusion

To conclude, our data from two contrasting universities do not support the recent contention from policy bodies (Milburn, 2012; OFFA, 2014) that bursaries are ineffectual. While we found limited evidence of their impact on choices around *accessing* HE (where academic and career-orientated factors appropriately predominate), students gave compelling accounts of how bursaries supported their *participation* in HE. From this, we argue that bursaries provide a 'lubricating' resource that enables students to craft an individual experience with features that are likely to support retention and success by strengthening social networks, reducing anxiety and raising motivation, as well as improving access to the formal and informal curriculum. This paper therefore adds to the growing evidence that either OFFA (2014) was flawed in its analysis – perhaps by employing too narrow a definition of 'success' – or that there are universities whose success at operating bursary schemes is being obscured by others that are not successful. Our data were collected before the abolition of maintenance grants in 2016 and this may, of course, alter the way in which students now perceive bursaries.



Furthermore, we argue that there are moral shortcomings in an HE system and policy agenda that promotes access for disadvantaged students, but which does not enable them to participate fully. Our data strongly suggest that bursaries help to develop students' capabilities in the terms laid out by Amartya Sen and Martha Nussbaum, in part through the money provided, but also in the reciprocal relationship it forges between student and university. Students value capabilities in different ways and use bursaries to craft a set of functionings that support their own priorities around wellbeing, flourishing and success.

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*Table 1: Proposed list of capabilities for equitable participation in higher education*

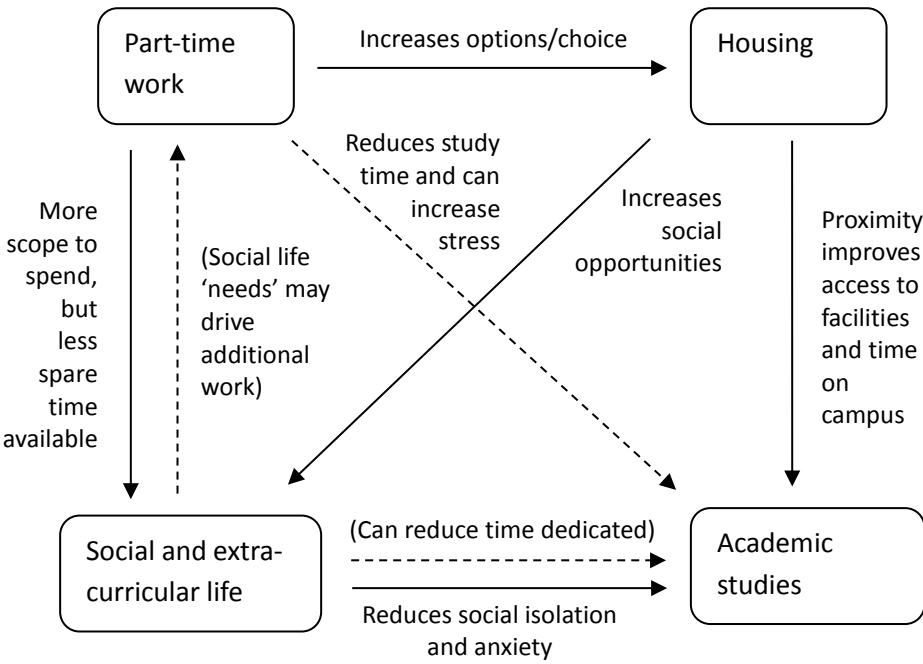
	<b>Capability</b>	<b>Description</b>
1	Practical reason	Being able to make well-reasoned, informed, critical, independent and reflective choices about post-school study and career options.
2	Knowledge and imagination	Having the academic grounding needed to be able to gain knowledge of chosen university subjects, and to develop methods of academic inquiry. Being able to use critical thinking and imagination to identify and comprehend multiple perspectives.
3	Learning disposition	Being able to have curiosity and a desire for learning. Having the learning skills required for university study. Having confidence in one's ability to learn. Being an active inquirer.
4	Social relations and social networks	Being able to participate in a group for learning, working with others to solve problems or tasks. Being able to form networks of friendships and belonging for learning support and leisure. Mutual trust.
5	Respect, dignity and recognition	Being able to have respect for oneself and for others as well as receiving respect from others, being treated with dignity, not being diminished or devalued because of one's gender, social class, religion or race. Valuing other languages, other religions and spiritual practices and human diversity. Being able to show empathy, compassion, fairness and generosity, listening to and considering other person's points of view in dialogue and debate. Having a voice to participate effectively in learning.
6	Emotional health	Not being subject to anxiety or fear which diminishes learning. Having confidence in one's ability to learn.
7	Language competence and confidence	Being able to understand, read, write and speak confidently in the language of instruction.

(reproduced with permission from Wilson-Strydom, 2016)

*Table 2: Capabilities and functionings associated with bursaries*

	<b>Capability</b>	<b>Functionings and other effects derived from bursary</b>
4	Social relations and social networks	Accommodation choices supporting membership of the university community; Participation in clubs and societies; other social expenditure with friends and family.
5	Respect, dignity and recognition	Construction and legitimisation of identity as 'student'; Acknowledgement by university and construction of motivational reciprocal relationship.
6	Emotional health	Removal of stress and anxiety associated with excessive part-time work; Reduction in loneliness and isolation.
n/a	Autonomous learning	Access to books and specialist equipment; Participation in internships and placements.

Figure 1: Proposed model of student spending decisions and their effects



<sup>1</sup> We will use the term 'bursary' in this paper to include non-cash payments to students, including tuition fee waivers, accommodation vouchers, travel cards, book allowances and so on.

<sup>2</sup> Offered through further education colleges for students lacking the entry qualifications for HE and generally targeted at mature students.